

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	BANKRUPTCY NO. 20-10334 (TPA)
	:	
JOSEPH MARTIN THOMAS,	:	JUDGE THOMAS P. AGRESTI
Debtor.	:	
	:	CHAPTER 11
JOSEPH MARTIN THOMAS,	:	
Movant,	:	
	:	
v.	:	
	:	
NO RESPONDENT.	:	
	:	

**MONTHLY OPERATING REPORT**

Attached hereto please find the Monthly Operating Report for the Month of June, 2020.

Respectfully submitted,

THE QUINN LAW FIRM

BY: /s/Michael P. Kruszewski  
Michael P. Kruszewski, Esquire  
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Erie, Pennsylvania 16506-4508  
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Counsel for Debtor

#1376899

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

Thomas, Joseph Martin

Case No. 20-10334-TPA

Reporting Period: 6/1/20 - 6/30/20

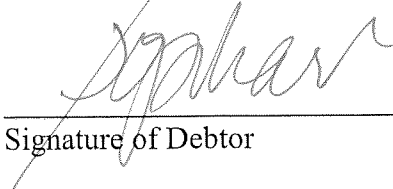
**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

<b>REQUIRED DOCUMENTS</b>	<b>Form No.</b>	<b>Document Attached</b>	<b>Explanation Attached</b>
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	X	
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals		X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	X	
Debtor Questionnaire	MOR- 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
\_\_\_\_\_  
Signature of Debtor

7/16/20  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

Linda Erven  
\_\_\_\_\_  
Signature of Preparer

7/16/20  
\_\_\_\_\_  
Date

LINDA ERVEN  
\_\_\_\_\_  
Printed Name of Preparer

Thomas, Joseph Martin

Case No. 20-10334-TPA

Debtor

Reporting Period: 6/1/20 - 6/30/20

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	59,018.53	59,973.43
<b>RECEIPTS</b>		
Wages (Net)	30,000.00	45,000.00
Interest and Dividend Income	.25	.48
Alimony and Child Support		
Social Security and Pension Income	2,171.60	4,343.20
Sale of Assets		
Other Income (attach schedule)		
<b>Total Receipts</b>	<b>32,171.85</b>	<b>49,343.68</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)	900.00	1,425.00
Other Secured Note Payments		
Utilities	620.39	1,212.64
Insurance	1,001.73	1,789.84
Auto Expense	2,870.52	6,074.12
Lease Payments		
IRA Contributions		
Repairs and Maintenance	4,512.50	4,512.50
Medical Expenses	512.50	1,099.43
Household Expenses	1,530.50	2,737.45
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	475.00	475.00
Other (attach schedule)	177.01	1,400.90
<b>Total Ordinary Disbursements</b>	<b>12,600.15</b>	<b>20,726.88</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	3,233.33	3,233.33
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		10,000.00
<b>Total Reorganization Items</b>	<b>3,233.33</b>	<b>13,233.33</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>15,833.48</b>	<b>33,960.21</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>16,338.37</b>	<b>15,383.47</b>
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>75,356.90</b>	<b>75,356.90</b>

Thomas, Joseph Martin

Case No. 20-10334-TPA

Debtor

Reporting Period: 6/1/20 - 6/30/20

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
* PERSONAL INCOME TAX ESCROWED BUT NOT YET DISBURSED DUE 7/15/20	10,200.00 *	15,300.00 *
<b>Other Ordinary Disbursements</b>		
SUBSCRIPTIONS (NEWSPAPERS / SIRIUS)	91.30	711.76
CHECK PRINTING FEES		96.92
BOOKS / DOWNLOADS	85.71	136.42
FLORIST		455.80
<b>Other Reorganization Expenses</b>		
ESCROW - QUINN LAW FIRM		10,000.00

Thomas, Joseph Martin

Case No. 20-10334-TPA

Debtor

Reporting Period: 6/1/20 - 6/30/20**STATUS OF POSTPETITION TAXES**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding	4,462.50	8,713.50				13,176.00
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes	4,462.50	8,713.50				13,176.00
<b>State and Local</b>						
Withholding	637.50	1,486.50				2,124.00
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local	637.50	1,486.50				2,124.00
<b>Total Taxes</b>	5,100.00	10,200.00				15,300.00

**SUMMARY OF UNPAID POSTPETITION DEBTS**

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable	143.10					143.10
Wages Payable						
Taxes Payable - LST TAX	13.00					13.00
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
<b>Total Postpetition Debts</b>	156.10					156.10

Explain how and when the Debtor intends to pay any past-due postpetition debts.

FROM ONGOING INCOME WHEN RECEIVED TWICE EACH MONTH.

\*"Insider" is defined in 11 U.S.C. Section 101(31).

Thomas, Joseph Martin

Debtor

Case No. 20-10334-TPA

Reporting Period: 6/1/20 - 6/30/20**ACCOUNTS RECEIVABLE RECONCILIATION AND AGING**

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	N/A

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	N/A

**DEBTOR QUESTIONNAIRE**

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below. <u>NOT DUE UNTIL 7/15/20</u>	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below. <u>AS PROVIDED TO US TRUSTEE</u>	X	

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07/14/20

**Reconciliation Summary****10003 · PNC Checking (Escrow) -3191, Period Ending 07/03/2020**

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	Jul 3, 20
Beginning Balance	40,762.36
Cleared Transactions	
Deposits and Credits - 2 items	10,200.00
Total Cleared Transactions	10,200.00
Cleared Balance	<b>50,962.36</b>
Register Balance as of 07/03/2020	50,962.36
New Transactions	
Checks and Payments - 3 items	-51,000.00
Deposits and Credits - 1 item	5,100.00
Total New Transactions	-45,900.00
Ending Balance	<b>5,062.36</b>

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**Reconciliation Detail****10003 · PNC Checking (Escrow) -3191, Period Ending 07/03/2020**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						40,762.36
<b>Cleared Transactions</b>						
<b>Deposits and Credits - 2 items</b>						
Check	06/08/2020	0	Joseph M. Thomas	X	5,100.00	5,100.00
Check	06/22/2020	0	Joseph M. Thomas	X	5,100.00	10,200.00
Total Deposits and Credits					10,200.00	10,200.00
Total Cleared Transactions					10,200.00	10,200.00
Cleared Balance					10,200.00	50,962.36
Register Balance as of 07/03/2020					10,200.00	50,962.36
<b>New Transactions</b>						
<b>Checks and Payments - 3 items</b>						
Check	07/13/2020	EFT	United States Treas...		-43,920.00	-43,920.00
Check	07/14/2020	101	PA Dept. of Revenue		-4,605.00	-48,525.00
Check	07/14/2020	102	HAB-EIT		-2,475.00	-51,000.00
Total Checks and Payments					-51,000.00	-51,000.00
<b>Deposits and Credits - 1 item</b>						
Check	07/06/2020	0	Joseph M. Thomas		5,100.00	5,100.00
Total Deposits and Credits					5,100.00	5,100.00
Total New Transactions					-45,900.00	-45,900.00
<b>Ending Balance</b>					<b>-35,700.00</b>	<b>5,062.36</b>

Register: 10003 · PNC Checking (Escrow) -3191

From 06/01/2020 through 06/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
06/08/2020	0	Joseph M. Thomas	10001 · PNC Checking...	Transfer Funds		X	5,100.00	45,862.36
06/22/2020	0	Joseph M. Thomas	10001 · PNC Checking...	Transfer Funds		X	5,100.00	50,962.36

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07/14/20

**Reconciliation Summary****10001 · PNC Checking -6352, Period Ending 07/07/2020**

	Jul 7, 20
Beginning Balance	18,074.48
Cleared Transactions	
Checks and Payments - 45 items	-37,131.08
Deposits and Credits - 107 items	30,610.15
Total Cleared Transactions	-6,520.93
Cleared Balance	11,553.55
Uncleared Transactions	
Checks and Payments - 10 items	-9,652.38
Total Uncleared Transactions	-9,652.38
Register Balance as of 07/07/2020	1,901.17
New Transactions	
Checks and Payments - 13 items	-1,885.40
Deposits and Credits - 1 item	15,000.00
Total New Transactions	13,114.60
Ending Balance	15,015.77

Joseph M. Thomas

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## Reconciliation Detail

10001 - PNC Checking -6352, Period Ending 07/07/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						18,074.48
Cleared Transactions						
Checks and Payments - 45 items						
Bill Pmt -Check	06/02/2020	3644	Reyes Landscaping	X	-2,200.00	-2,200.00
Check	06/06/2020	DEBIT	Apple.com	X	-34.97	-2,234.97
Check	06/08/2020	0	Joseph M. Thomas	X	-5,100.00	-7,334.97
Check	06/08/2020	3645	Mary Paoella	X	-175.00	-7,509.97
Bill Pmt -Check	06/08/2020	3650	Underground Sprinkl...	X	-144.00	-7,653.97
Bill Pmt -Check	06/08/2020	3649	The New York Times	X	-86.00	-7,739.97
Bill Pmt -Check	06/08/2020	3648	Penelec - 9830 Barn	X	-33.95	-7,773.92
Bill Pmt -Check	06/08/2020	3646	PA DEPT. OF TRA...	X	-30.50	-7,804.42
Bill Pmt -Check	06/08/2020	3647	Penelec - 9830	X	-21.48	-7,825.90
Check	06/09/2020	3651	Wegmans	X	-39.75	-7,865.65
Check	06/11/2020	DEBIT	Apple.com	X	-6.34	-7,871.99
Check	06/12/2020	DEBIT	Joseph M. Thomas	X	-300.00	-8,171.99
Check	06/13/2020	3652	Kelly DiPrinzio	X	-175.00	-8,346.99
Check	06/15/2020	3655	Mary Paoella	X	-200.00	-8,546.99
Check	06/15/2020	3654	Brian Kitcey	X	-150.00	-8,696.99
Check	06/15/2020	3653	Alicia Aksent	X	-150.00	-8,846.99
Bill Pmt -Check	06/18/2020	3659	Reyes Landscaping	X	-2,168.50	-11,015.49
Check	06/18/2020	DEBIT	NYS Office of the Pr...	X	-610.00	-11,625.49
Check	06/18/2020	3656	Heather Merlino	X	-300.00	-11,925.49
Bill Pmt -Check	06/18/2020	3661	Spectrum	X	-211.08	-12,136.57
Bill Pmt -Check	06/18/2020	3657	Highmark Blue Cros...	X	-200.00	-12,336.57
Bill Pmt -Check	06/18/2020	3658	Penelec- South Shore	X	-91.62	-12,428.19
Bill Pmt -Check	06/18/2020	3660	Sirius XM Radio Inc.	X	-5.30	-12,433.49
Check	06/18/2020	DEBIT	Apple.com	X	-3.17	-12,436.66
Check	06/19/2020	DEBIT	Joseph M. Thomas	X	-300.00	-12,736.66
Check	06/21/2020	3663	Wegmans	X	-472.75	-13,209.41
Check	06/22/2020	0	Joseph M. Thomas	X	-5,100.00	-18,309.41
Bill Pmt -Check	06/22/2020	3666	Fifth Third Bank	X	-1,018.86	-19,328.27
Check	06/22/2020	3662	Mary Paoella	X	-175.00	-19,503.27
Bill Pmt -Check	06/22/2020	3664	Erie Water Works	X	-105.50	-19,608.77
Bill Pmt -Check	06/22/2020	3665	Express Scripts Med...	X	-82.50	-19,691.27
Bill Pmt -Check	06/22/2020	3668	National Fuel Gas-SS	X	-57.39	-19,748.66
Check	06/22/2020	DEBIT	Apple.com	X	-0.99	-19,749.65
Check	06/26/2020	DEBIT	Joseph M. Thomas	X	-300.00	-20,049.65
Check	06/28/2020	3670	Mary Paoella	X	-175.00	-20,224.65
Check	06/28/2020	DEBIT	Apple.com	X	-3.17	-20,227.82
Bill Pmt -Check	06/29/2020	3671	Ally	X	-832.80	-21,060.62
Bill Pmt -Check	06/29/2020	3672	Erie Insurance Group	X	-427.67	-21,488.29
Check	06/29/2020	DEBIT	Apple.com	X	-26.48	-21,514.77
Check	07/02/2020	DEBIT	Joseph M. Thomas	X	-300.00	-21,814.77
Check	07/05/2020	3673	Mary Paoella	X	-175.00	-21,989.77
Check	07/05/2020	DEBIT	Apple.com	X	-3.17	-21,992.94
Check	07/06/2020	0	Joseph M. Thomas	X	-5,100.00	-27,092.94
Check	07/06/2020	DEBIT	Apple.com	X	-38.14	-27,131.08
Check	07/07/2020	3682	Quinn Law Firm	X	-10,000.00	-37,131.08
Total Checks and Payments					-37,131.08	-37,131.08
Deposits and Credits - 107 items						
Check	07/09/2016	1435	Kada Gallery	X	0.00	0.00
Check	07/09/2016	1434	Kada Gallery	X	0.00	0.00
Check	07/25/2016	1450	Kada Gallery	X	0.00	0.00
Check	07/30/2016	1463	Kada Gallery	X	0.00	0.00
Check	08/06/2016	1471	Kada Gallery	X	0.00	0.00
Check	08/13/2016	1482	Kada Gallery	X	0.00	0.00
Check	08/13/2016	1481	Kada Gallery	X	0.00	0.00
Check	08/20/2016	1493	Kada Gallery	X	0.00	0.00
Check	08/20/2016	1492	Kada Gallery	X	0.00	0.00
Check	08/27/2016	1506	Kada Gallery	X	0.00	0.00
Check	09/07/2016	1519	Kada Gallery	X	0.00	0.00
Check	09/07/2016	1518	Kada Gallery	X	0.00	0.00
Check	09/10/2016	1532	Kada Gallery	X	0.00	0.00
Check	09/17/2016	1539	Kada Gallery	X	0.00	0.00
Check	10/08/2016	1554	Kada Gallery	X	0.00	0.00
Check	10/08/2016	1567	Kada Gallery	X	0.00	0.00

Joseph M. Thomas

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07/14/20

## Reconciliation Detail

10001 · PNC Checking -6352, Period Ending 07/07/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	10/15/2016	1577	Kada Gallery	X	0.00	0.00
Check	10/15/2016	1578	Kada Gallery	X	0.00	0.00
Check	10/30/2016	1594	Kada Gallery	X	0.00	0.00
Check	11/12/2016	1612	Kada Gallery	X	0.00	0.00
Check	12/03/2016	1643	Kada Gallery	X	0.00	0.00
Check	12/03/2016	1639	Kada Gallery	X	0.00	0.00
Check	12/03/2016	1642	Kada Gallery	X	0.00	0.00
Check	12/03/2016	1641	Kada Gallery	X	0.00	0.00
Check	12/03/2016	1640	Kada Gallery	X	0.00	0.00
Check	01/01/2017	1679	Kada Gallery	X	0.00	0.00
Check	01/21/2017	1712	Kada Gallery	X	0.00	0.00
Check	02/13/2017	1744	Kada Gallery	X	0.00	0.00
Check	02/25/2017	1762	Kada Gallery	X	0.00	0.00
Check	03/05/2017	1775	Kada Gallery	X	0.00	0.00
Check	03/25/2017	1801	Kada Gallery	X	0.00	0.00
Check	03/25/2017	1800	Kada Gallery	X	0.00	0.00
Check	04/01/2017	1808	Kada Gallery	X	0.00	0.00
Check	04/15/2017	1830	Kada Gallery	X	0.00	0.00
Check	04/15/2017	1829	Kada Gallery	X	0.00	0.00
Check	04/24/2017	1842	Kada Gallery	X	0.00	0.00
Check	05/06/2017	1858	Kada Gallery	X	0.00	0.00
Check	05/13/2017	1869	Kada Gallery	X	0.00	0.00
Check	05/27/2017	1886	Kada Gallery	X	0.00	0.00
Check	06/10/2017	1905	Kada Gallery	X	0.00	0.00
Check	07/03/2017	1936	Kada Gallery	X	0.00	0.00
Check	07/03/2017	1935	Kada Gallery	X	0.00	0.00
Check	07/03/2017	1934	Kada Gallery	X	0.00	0.00
Check	07/08/2017	1952	Kada Gallery	X	0.00	0.00
Check	07/22/2017	1977	Kada Gallery	X	0.00	0.00
Check	07/29/2017	1982	Kada Gallery	X	0.00	0.00
Check	08/12/2017	1999	Kada Gallery	X	0.00	0.00
Check	08/19/2017	2009	Kada Gallery	X	0.00	0.00
Check	08/26/2017	2024	Kada Gallery	X	0.00	0.00
Check	09/02/2017	2033	Kada Gallery	X	0.00	0.00
Check	09/02/2017	2034	Kada Gallery	X	0.00	0.00
Check	09/17/2017	2057	Kada Gallery	X	0.00	0.00
Check	10/02/2017	2074	Kada Gallery	X	0.00	0.00
Check	10/16/2017	2097	Kada Gallery	X	0.00	0.00
Check	10/16/2017	2098	Kada Gallery	X	0.00	0.00
Check	10/29/2017	2118	Kada Gallery	X	0.00	0.00
Check	11/10/2017	2139	Kada Gallery	X	0.00	0.00
Check	11/28/2017	2167	Kada Gallery	X	0.00	0.00
Check	12/16/2017	2200	Kada Gallery	X	0.00	0.00
Check	12/23/2017	2213	Kada Gallery	X	0.00	0.00
Check	12/23/2017	2214	Kada Gallery	X	0.00	0.00
Check	01/07/2018	2230	Kada Gallery	X	0.00	0.00
Check	01/27/2018	2252	Kada Gallery	X	0.00	0.00
Check	02/05/2018	2270	Kada Gallery	X	0.00	0.00
Check	02/17/2018	2288	Kada Gallery	X	0.00	0.00
Check	02/17/2018	2287	Kada Gallery	X	0.00	0.00
Check	02/24/2018	2298	Kada Gallery	X	0.00	0.00
Check	03/13/2018	2320	Kada Gallery	X	0.00	0.00
Check	03/17/2018	2329	Kada Gallery	X	0.00	0.00
Check	04/05/2018	2345	Kada Gallery	X	0.00	0.00
Check	04/08/2018	2357	Kada Gallery	X	0.00	0.00
Check	04/08/2018	2356	Kada Gallery	X	0.00	0.00
Check	04/14/2018	2363	Kada Gallery	X	0.00	0.00
Check	04/22/2018	2375	Kada Gallery	X	0.00	0.00
Check	04/28/2018	2388	Kada Gallery	X	0.00	0.00
Check	04/28/2018	2389	Kada Gallery	X	0.00	0.00
Check	05/12/2018	2405	Kada Gallery	X	0.00	0.00
Check	05/26/2018	2423	Kada Gallery	X	0.00	0.00
Check	05/26/2018	2424	Kada Gallery	X	0.00	0.00
Check	06/15/2018	2446	Kada Gallery	X	0.00	0.00
Check	06/26/2018	2467	Kada Gallery	X	0.00	0.00
Check	07/06/2018	2489	Kada Gallery	X	0.00	0.00
Check	07/17/2018	2507	Kada Gallery	X	0.00	0.00
Check	07/23/2018	2520	Kada Gallery	X	0.00	0.00

Joseph M. Thomas

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07/14/20

## Reconciliation Detail

10001 · PNC Checking -6352, Period Ending 07/07/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	08/15/2018	2563	Kada Gallery	X	0.00	0.00
Check	08/22/2018	2569	Kada Gallery	X	0.00	0.00
Check	09/20/2018	2620	Kada Gallery	X	0.00	0.00
Check	10/01/2018	2647	Kada Gallery	X	0.00	0.00
Check	10/23/2018	2687	Kada Gallery	X	0.00	0.00
Check	11/08/2018	2715	Kada Gallery	X	0.00	0.00
Check	11/19/2018	2740	Kada Gallery	X	0.00	0.00
Check	12/01/2018	2764	Kada Gallery	X	0.00	0.00
Check	12/18/2018	2789	Kada Gallery	X	0.00	0.00
Check	12/18/2018	2790	Kada Gallery	X	0.00	0.00
Check	12/18/2018	2788	Kada Gallery	X	0.00	0.00
Check	01/05/2019	2826	Kada Gallery	X	0.00	0.00
Check	01/19/2019	2853	Kada Gallery	X	0.00	0.00
Check	01/25/2019	2862	Kada Gallery	X	0.00	0.00
Check	02/09/2019	2890	Kada Gallery	X	0.00	0.00
Check	02/16/2019	2898	Kada Gallery	X	0.00	0.00
Check	02/27/2019	2915	Kada Gallery	X	0.00	0.00
Check	02/27/2019	2914	Kada Gallery	X	0.00	0.00
Deposit	06/18/2020			X	610.00	610.00
Deposit	06/18/2020			X	15,000.00	15,610.00
Bill Pmt -Check	06/22/2020	3667	LECOM Medical Fith...	X	0.00	15,610.00
Deposit	07/01/2020			X	15,000.00	30,610.00
Deposit	07/07/2020			X	0.15	30,610.15
Total Deposits and Credits					30,610.15	30,610.15
Total Cleared Transactions					-6,520.93	-6,520.93
Cleared Balance					-6,520.93	11,553.55
Uncleared Transactions						
Checks and Payments - 10 items						
Check	03/27/2020	3506	PA Department of R...		-2,429.28	-2,429.28
Check	04/27/2020	3552	PA Department of R...		-2,429.28	-4,858.56
Bill Pmt -Check	06/22/2020	3669	Purchase George & ...		-3,233.33	-8,091.89
Bill Pmt -Check	07/07/2020	3675	Ally		-832.80	-8,924.69
Bill Pmt -Check	07/07/2020	3676	Erie Insurance Group		-541.89	-9,466.58
Bill Pmt -Check	07/07/2020	3681	The New York Times		-86.00	-9,552.58
Bill Pmt -Check	07/07/2020	3680	Sirius XM Radio Inc.		-39.12	-9,591.70
Bill Pmt -Check	07/07/2020	3679	Penelec - 9830 Barn		-30.31	-9,622.01
Bill Pmt -Check	07/07/2020	3677	National Fuel 78952...		-22.25	-9,644.26
Bill Pmt -Check	07/07/2020	3678	National Fuel 84389...		-8.12	-9,652.38
Total Checks and Payments					-9,652.38	-9,652.38
Total Uncleared Transactions					-9,652.38	-9,652.38
Register Balance as of 07/07/2020					-16,173.31	1,901.17
New Transactions						
Checks and Payments - 13 items						
Check	07/08/2020	3674	Joseph Bizzaro		-125.00	-125.00
Check	07/10/2020	DEBIT	Joseph M. Thomas		-300.00	-425.00
Check	07/12/2020	DEBIT	Wall Street Journal - ...		-149.97	-574.97
Check	07/12/2020	DEBIT	Apple.com		-3.17	-578.14
Check	07/13/2020	3683	Mary Paoella		-175.00	-753.14
Check	07/13/2020	DEBIT	Ring LLC		-30.00	-783.14
Check	07/14/2020	3684	Heather Merlino		-300.00	-1,083.14
Bill Pmt -Check	07/14/2020	3688	Ronald Allen		-280.00	-1,363.14
Bill Pmt -Check	07/14/2020	3685	Highmark Blue Cros...		-200.00	-1,563.14
Check	07/14/2020	3689	Honor Worthington ...		-180.00	-1,743.14
Bill Pmt -Check	07/14/2020	3686	Penelec- South Shore		-94.59	-1,837.73
Check	07/14/2020	3690	Lisa Wood		-29.74	-1,867.47
Bill Pmt -Check	07/14/2020	3687	Penelec - 9830		-17.93	-1,885.40
Total Checks and Payments					-1,885.40	-1,885.40

Joseph M. Thomas

6:08 PM

07/14/20

**Reconciliation Detail****10001 · PNC Checking -6352, Period Ending 07/07/2020**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Deposits and Credits - 1 item</b>						
Deposit	07/15/2020				15,000.00	15,000.00
Total Deposits and Credits					15,000.00	15,000.00
Total New Transactions					13,114.60	13,114.60
<b>Ending Balance</b>					<b>-3,058.71</b>	<b>15,015.77</b>

Register: 10001 · PNC Checking -6352

From 06/01/2020 through 06/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
06/02/2020			40999 · Batch Income	Deposit		X	15,000.00	15,611.18
06/02/2020			60120 · Auto Insurance	Deposit		X	235.00	15,846.18
06/02/2020			10002 · PNC Bank - M...	Transfer to Mo...	500.00	X		15,346.18
06/02/2020	3640	Erie Insurance Group	2000 · Accounts Payable	Auto Policy Q0...	526.56	X		14,819.62
06/02/2020	3641	Erie Water Works	2000 · Accounts Payable	2100 South Sh...	56.12	X		14,763.50
06/02/2020	3642	Fifth Third Bank	2000 · Accounts Payable	Acct. #089663...	1,018.86	X		13,744.64
06/02/2020	3643	National Fuel 78952...	2000 · Accounts Payable	Acct. #789522...	43.25	X		13,701.39
06/02/2020	3644	Reyes Landscaping	2000 · Accounts Payable		2,200.00	X		11,501.39
06/03/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	10.59	X		11,490.80
06/03/2020	3639	Mary Paoella	65705 · Rent Expense	Rent	175.00	X		11,315.80
06/05/2020			40950 · Interest Income	Interest		X	0.12	11,315.92
06/05/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	300.00	X		11,015.92
06/06/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	34.97	X		10,980.95
06/08/2020	0	Joseph M. Thomas	10003 · PNC Checking...	Transfer to Tax...	5,100.00	X		5,880.95
06/08/2020	3645	Mary Paoella	65705 · Rent Expense	Rent	175.00	X		5,705.95
06/08/2020	3646	PA DEPT. OF TRA...	2000 · Accounts Payable	PA Driver's Lic...	30.50	X		5,675.45
06/08/2020	3647	Penelec - 9830	2000 · Accounts Payable	100 132 339 92...	21.48	X		5,653.97
06/08/2020	3648	Penelec - 9830 Barn	2000 · Accounts Payable	100 132 779 44...	33.95	X		5,620.02
06/08/2020	3649	The New York Times	2000 · Accounts Payable	Acct. #903258...	86.00	X		5,534.02
06/08/2020	3650	Underground Sprinkl...	2000 · Accounts Payable	Turn on/Repair...	144.00	X		5,390.02
06/09/2020	3651	Wegmans	64925 · Medical Expen...	Prescriptions	39.75	X		5,350.27
06/11/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	6.34	X		5,343.93
06/12/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	300.00	X		5,043.93
06/13/2020	3652	Kelly DiPrinzio	64025 · Jewelry/Gifts	Gift	175.00	X		4,868.93
06/15/2020	3653	Alicia Aksent	64025 · Jewelry/Gifts	Gift	150.00	X		4,718.93
06/15/2020	3654	Brian Kitcey	64025 · Jewelry/Gifts	Gift	150.00	X		4,568.93
06/15/2020	3655	Mary Paoella	65705 · Rent Expense	Rent	200.00	X		4,368.93
06/18/2020			40999 · Batch Income	Deposit		X	15,000.00	19,368.93
06/18/2020			60150 · Business Expe...	Deposit		X	610.00	19,978.93
06/18/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	3.17	X		19,975.76
06/18/2020	DEBIT	NYS Office of the Pr...	60150 · Business Expe...	NYS License R...	610.00	X		19,365.76
06/18/2020	3656	Heather Merlino	63030 · Housekeeping ...	Cleaning - Sout...	300.00	X		19,065.76
06/18/2020	3657	Highmark Blue Cross...	2000 · Accounts Payable	Billing Accoun...	200.00	X		18,865.76
06/18/2020	3658	Penelec- South Shore	2000 · Accounts Payable	10 00 36 4552 ...	91.62	X		18,774.14
06/18/2020	3659	Reyes Landscaping	2000 · Accounts Payable		2,168.50	X		16,605.64
06/18/2020	3660	Sirius XM Radio Inc.	2000 · Accounts Payable	Acct. #435941...	5.30	X		16,600.34
06/18/2020	3661	Spectrum	2000 · Accounts Payable	Cable/Internet -...	211.08	X		16,389.26
06/19/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	300.00	X		16,089.26
06/21/2020	3663	Wegmans	64925 · Medical Expen...	Prescriptions	472.75	X		15,616.51
06/22/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	0.99	X		15,615.52

Register: 10001 · PNC Checking -6352

From 06/01/2020 through 06/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
06/22/2020	0	Joseph M. Thomas	10003 · PNC Checking...	Transfer to Tax...	5,100.00	X		10,515.52
06/22/2020	3662	Mary Paolella	65705 · Rent Expense	Rent	175.00	X		10,340.52
06/22/2020	3664	Erie Water Works	2000 · Accounts Payable	2100 South Sh...	105.50	X		10,235.02
06/22/2020	3665	Express Scripts Medi...	2000 · Accounts Payable	Member ID #6...	82.50	X		10,152.52
06/22/2020	3666	Fifth Third Bank	2000 · Accounts Payable	Acct. #089663...	1,018.86	X		9,133.66
06/22/2020	3667	LECOM Medical Fit...	2000 · Accounts Payable	VOID: Dues - J...		X		9,133.66
06/22/2020	3668	National Fuel Gas-SS	2000 · Accounts Payable	2100 S. Shore t...	57.39	X		9,076.27
06/22/2020	3669	Purchase George & ...	2000 · Accounts Payable	Legal Fees - Tr...	3,233.33			5,842.94
06/26/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	300.00	X		5,542.94
06/28/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	3.17	X		5,539.77
06/28/2020	3670	Mary Paolella	65705 · Rent Expense	Rent	175.00	X		5,364.77
06/29/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	26.48	X		5,338.29
06/29/2020	3671	Ally	2000 · Accounts Payable	Acct. #628924...	832.80	X		4,505.49
06/29/2020	3672	Erie Insurance Group	2000 · Accounts Payable	Ultrapack Plus ...	427.67	X		4,077.82

Joseph M. Thomas

6:11 PM

07/14/20

**Reconciliation Summary****10002 · PNC Bank - Money Market Acct., Period Ending 07/07/2020**

---

	Jul 7, 20
Beginning Balance	17,924.39
Cleared Transactions	
Deposits and Credits - 2 items	2,171.77
Total Cleared Transactions	2,171.77
Cleared Balance	<b>20,096.16</b>
Register Balance as of 07/07/2020	20,096.16
Ending Balance	20,096.16

Joseph M. Thomas

6:11 PM

07/14/20

**Reconciliation Detail****10002 · PNC Bank - Money Market Acct., Period Ending 07/07/2020**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						17,924.39
Cleared Transactions						
Deposits and Credits - 2 items						
Deposit	06/24/2020			X	2,171.60	2,171.60
Deposit	07/07/2020			X	0.17	2,171.77
Total Deposits and Credits					2,171.77	2,171.77
Total Cleared Transactions					2,171.77	2,171.77
Cleared Balance					2,171.77	20,096.16
Register Balance as of 07/07/2020					2,171.77	20,096.16
Ending Balance					2,171.77	20,096.16

Register: 10002 · PNC Bank - Money Market Acct.

From 06/01/2020 through 06/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
06/02/2020			10001 · PNC Checking...	Deposit		X	500.00	17,924.26
06/06/2020			40950 · Interest Income	Interest		X	0.13	17,924.39
06/24/2020			-split-	Deposit		X	2,171.60	20,095.99

**Standard Checking Statement**

PNC Bank

**For the period 06/04/2020 to 07/03/2020**

002104

000005212 L206

**JOSEPH THOMAS MD****DEBTOR IN POSSESSION****2374 VILLAGE COMMON DR STE 100****ERIE PA 16506-7201***Balance OK  
7/14/20*

Primary account number [REDACTED]

Page 1 of 3

Number of enclosures: 0



For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.

For customer service call 1-888-PNC-BANK  
For Customers who are Deaf or Hard of Hearing

TDD terminal: 1-800-531-1648

Monday - Friday: 7 AM - 10 PM ET

Saturday &amp; Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

**Moving?** Please contact us at 1-888-PNC-BANKWrite to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738

Visit us at PNC.com

**IMPORTANT ACCOUNT INFORMATION**

Effective June 26, 2020, we are changing the "Disclosures of your Rights and Obligations" section of the Consumer Electronic Funds Transfer Disclosure Statement found in your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). Specifically, starting June 26, 2020, the below provision will apply to both PIN and non-PIN unauthorized transactions. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

**THE FOLLOWING PROVISION WILL BE EFFECTIVE STARTING JUNE 26, 2020:****Consumer Electronic Funds Transfer Disclosure Statement****Disclosures of your rights and obligations****Consumers' Liability for Unauthorized Transactions**

Contact information for reporting lost or stolen cards is provided at the end of this statement.

Tell us AT ONCE if you believe your card and/or Personal Identification Number ("PIN") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your checking or savings accounts to which you have access, plus your maximum overdraft line of credit or the balance in any other account connected to your account for overdraft protection. If you tell us promptly after you learn of the loss or theft of your card or an unauthorized transaction, you will not incur any loss or liability if someone used your card or made a transfer without your permission. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the transfer if you had told us in time.

- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- Our business days include every day except Saturday, Sunday and a federal holiday.
- If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your checking or savings account without your permission, call the phone number or write to the address shown at the end of this disclosure statement.

**How to notify us in case of errors or questions about your Electronic Transfers**

For PIN and Non-PIN transactions, ATM transactions and/or banking machine disputes and electronic check conversions:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For Online Banking services and/or Online Banking through Quicken® disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219


For ACH transaction disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

If your card is lost or stolen, notify us immediately by calling 1-888-PNC-BANK (1-888-762-2265).



**Standard Checking Statement**

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

**For the period 06/04/2020 to 07/03/2020**

JOSEPH THOMAS MD

Primary account number: [REDACTED]

Page 2 of 3

**Cyber Security Awareness**

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at abuse@pnc.com. If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

**Standard Checking Account Summary**

Account number: [REDACTED]

JOSEPH THOMAS MD  
DEBTOR IN POSSESSION**Overdraft Protection** has not been established for this account.

Please contact us if you would like to set up this service.

**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
40,762.36	10,200.00	.00	50,962.36
	Average monthly balance	Charges and fees	
	47,222.36	.00	

**Activity Detail****Deposits and Other Additions**

Date	Amount	Description
06/08	5,100.00	Online Transfer From [REDACTED]
06/22	5,100.00	Online Transfer From [REDACTED]

There were 2 Deposits and Other Additions totaling **\$10,200.00**.**Daily Balance Detail**

Date	Balance	Date	Balance	Date	Balance
06/04	40,762.36	06/08	45,862.36	06/22	50,962.36

## Reviewing Your Statement

Please review this statement carefully and reconcile it with your records. Call the telephone number on the upper right side of the first page of this statement if:

- you have any questions regarding your account(s);
- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account.

## Balancing Your Account

## Update Your Account Register

### Compare:

The activity detail section of your statement to your account register.

### Check Off:

All items in your account register that also appear on your statement. Remember to begin with the ending date of your last statement. (An asterisk {\*} will appear in the Checks section if there is a gap in the listing of consecutive check numbers.)

**Add to Your Account Register  
Balance:**

Any deposits or additions including interest payments and ATM or electronic deposits listed on the statement that are not already entered in your register.

**Subtract From Your Account  
Register Balance:**

Any account deductions including fees and ATM or electronic deductions listed on the statement that are not already entered in your register.

## Update Your Statement Information

### Step 1:

Add together deposits and other additions listed in your account register but not on your statement.

Date of Deposit	Amount
<b>Total A</b>	

### Step 2:

**Add together checks and other deductions listed in your account register but not on your statement.**

[illegible]

### Step 3:

Enter the ending balance recorded on your statement \$ \_\_\_\_\_

Add deposits and other additions not recorded      Total A + \$ \_\_\_\_\_

Subtotal= \$ \_\_\_\_\_

Subtract checks and other deductions not recorded Total B - \$ \_\_\_\_\_

The result should equal your account register balance = \$ \_\_\_\_\_

## Verification of Direct Deposits

To verify whether a direct deposit or other transfer to your account has occurred, call us Monday - Friday: 7 AM - 10 PM ET and Saturday & Sunday: 8 AM - 5 PM ET at the customer service number listed on the upper right side of the first page of this statement.

## In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the customer service number listed on the upper right side of the first page of this statement or write us at PNC Bank Debit Card Services, 500 First Avenue, 4th Floor, Mailstop P7-PFSC-04-M, Pittsburgh, PA 15219 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



# Performance Select Statement

PNC Wealth Management



For the period 06/06/2020 to 07/07/2020

000009 000016763 L107  
JOSEPH M THOMAS MD  
DEBTOR IN POSSESSION  
2374 VILLAGE COMMON DR STE 100  
ERIE PA 16506-7201



*bal OK  
7/14/20*

Primary account number [REDACTED]

Page 1 of 7

Number of enclosures: 0



For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.



Inquiries? Call PNC Private Banking 1-888-762-6226  
For Customers who are Deaf or Hard of Hearing



TDD terminal: 1-800-531-1648  
Monday - Friday: 7 AM - 10 PM ET  
Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

**Moving?** Please contact us at 1-888-762-6226



Write to: PNC Private Banking  
PO Box 609  
Pittsburgh PA 15230-9738



Visit us at PNC.com

## IMPORTANT ACCOUNT INFORMATION

Effective June 26, 2020, we are changing the "Disclosures of your Rights and Obligations" section of the Consumer Electronic Funds Transfer Disclosure Statement found in your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). Specifically, starting June 26, 2020, the below provision will apply to both PIN and non-PIN unauthorized transactions. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

### THE FOLLOWING PROVISION WILL BE EFFECTIVE STARTING JUNE 26, 2020:

#### Consumer Electronic Funds Transfer Disclosure Statement

##### Disclosures of your rights and obligations

##### Consumers' Liability for Unauthorized Transactions

Contact information for reporting lost or stolen cards is provided at the end of this statement.

Tell us AT ONCE if you believe your card and/or Personal Identification Number ("PIN") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your checking or savings accounts to which you have access, plus your maximum overdraft line of credit or the balance in any other account connected to your account for overdraft protection. If you tell us promptly after you learn of the loss or theft of your card or an unauthorized transaction, you will not incur any loss or liability if someone used your card or made a transfer without your permission. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the transfer if you had told us in time.

a. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

b. Our business days include every day except Saturday, Sunday and a federal holiday.

c. If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your checking or savings account without your permission, call the phone number or write to the address shown at the end of this disclosure statement.

##### How to notify us in case of errors or questions about your Electronic Transfers

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> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

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> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For ACH transaction disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

If your card is lost or stolen, notify us immediately by calling 1-888-PNC-BANK (1-888-762-2265).

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COLR501A 1116 5006 127 07 20200708 PG 1 OF 4 00016763



**Performance Select Statement**

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 06/06/2020 to 07/07/2020

JOSEPH M THOMAS MD

Primary account number: [REDACTED]

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**Cyber Security Awareness**

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at abuse@pnc.com. If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

**Performance Select**JOSEPH M THOMAS MD  
DEBTOR IN POSSESSION**Interest Checking Account Summary**

Account number: [REDACTED]

**Overdraft Protection** has not been established for this account.

Please contact us if you would like to set up this service.

**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
18,074.48	30,610.15	37,131.08	11,553.55
		Average monthly balance	Charges and fees
		16,843.62	.00

**Transaction Summary**

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
24	9	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

**Interest Summary**

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	32	16,843.62	.15

As of 07/07, a total of **\$.69** in interest was paid this year.**Overdraft and Returned Item Fee Summary**

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	36.00

**Activity Detail****Deposits and Other Additions**

Date	Amount	Description
06/18	15,000.00	Deposit Reference No. 031914355
06/18	610.00	Deposit Reference No. 031914357
07/02	15,000.00	Deposit Reference No. 032601850
07/07	.15	Interest Payment

There were 4 Deposits and Other Additions totaling **\$30,610.15**.**Checks and Substitute Checks**

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3644	2,200.00	06/15	072829434	3651	39.75	06/15	073241937
3645	175.00	06/08	073188109	3652	175.00	06/17	076107921
3646	30.50	06/11	077160995	3653	150.00	06/17	076145418
3649 *	86.00	06/15	073282396	3654	150.00	06/17	076145491
3650	144.00	06/16	074785624	3655	200.00	06/16	074494101

## Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 06/06/2020 to 07/07/2020

JOSEPH M THOMAS MD

Primary account number [REDACTED]

Page 3 of 7

Account number [REDACTED] continued

## Checks and Substitute Checks - continued

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3656	300.00	06/17	076268463	3665	82.50	07/02	078235507
3657	200.00	06/24	074500456	3666	1,018.86	06/26	076832978
3659 *	2,168.50	06/23	074469285	3670 *	175.00	06/29	071581231
3661 *	211.08	06/23	074075715	3671	832.80	07/07	072634497
3662	175.00	06/22	072331214	3672	427.67	07/02	075512910
3663	472.75	06/23	074158278	3673	175.00	07/06	070781313
3664	105.50	06/26	070025062	3682 *	10,000.00	07/07	072674066

\* Gap in check sequence

There were 24 checks listed totaling

**\$19,694.91.**

## Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
06/08	34.97	1794 Debit Card Purchase Apple.Com/Bill
06/11	6.34	1794 Debit Card Purchase Apple.Com/Bill
06/12	300.00	ATM Withdrawal 2069 Interchange R Erie PA
06/18	3.17	1794 Recurring Debit Card Apple.Com/Bill
06/19	610.00	1794 Debit Card Purchase Office Of The Professi
06/19	300.00	ATM Withdrawal 2069 Interchange R Erie PA
06/23	.99	1794 Recurring Debit Card Apple.Com/Bill
06/26	300.00	ATM Withdrawal 2069 Interchange R Erie PA
06/29	3.17	1794 Recurring Debit Card Apple.Com/Bill
06/30	26.48	1794 Recurring Debit Card Apple.Com/Bill
07/02	300.00	ATM Withdrawal 2069 Interchange R Erie PA
07/06	3.17	1794 Recurring Debit Card Apple.Com/Bill
07/07	38.14	1794 Recurring Debit Card Apple.Com/Bill

There were 4 Banking Machine withdrawals totaling **\$1,200.00.**

There were 9 other Banking Machine/Debit Card deductions totaling **\$726.43.**

## Online and Electronic Banking Deductions

Date	Amount	Description
06/08	5,100.00	Online Transfer To [REDACTED]
06/12	21.48	Payment,E-Check Check Pymt Penelec 3647
06/12	33.95	Payment,E-Check Check Pymt Penelec 3648
06/22	5,100.00	Online Transfer To [REDACTED]
06/23	91.62	Payment,E-Check Check Pymt Penelec 3658
06/25	57.39	Payment,E-Check Checkpymt Natfuel Box 4103 3668
06/29	5.30	Payment,E-Check Check Pymt Xm Sat Radio Lvl 3660
07/06	5,100.00	Online Transfer To [REDACTED]

There were 8 Online or Electronic Banking Deductions totaling **\$15,509.74.**

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
06/06	18,074.48	06/16	9,702.49	06/30	13,512.68
06/08	12,764.51	06/17	8,927.49	07/02	27,702.51
06/11	12,727.67	06/18	24,534.32	07/06	22,424.34
06/12	12,372.24	06/19	23,624.32	07/07	11,553.55
06/15	10,046.49	06/22	18,349.32		
		06/23	15,404.38		
		06/24	15,204.38		
		06/25	15,146.99		
		06/26	13,722.63		
		06/29	13,539.16		

0-0  
36798207.2  
36798207.2  
07 20200708 PG 2 OF 4 00016763  
COLR501A 1116 5008 127



## Performance Select Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 06/06/2020 to 07/07/2020

JOSEPH M THOMAS MD

Primary account number: [REDACTED]

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## Check Images

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: KEYES LANDSCAPING \$ 2,200.00  
Two Thousand Two Hundred AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3644  
3644 \$2,200.00 06/15/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: Mrs Mary Fagole \$ 175.00  
One Hundred Seventy Five AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3645  
3645 \$175.00 06/08/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: VENNDOT \$ 30.50  
THIRTY AND 50/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3646  
3646 \$30.50 06/11/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: THE NEW YORK TIMES \$ 86.00  
EIGHTY-SIX AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3649  
3649 \$86.00 06/15/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: EUMA INC \$ 144.00  
ONE HUNDRED FORTY-FOUR AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3650  
3650 \$144.00 06/16/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: Westman's Pharmacy \$ 39.75  
THIRTY NINE AND 75/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3651  
3651 \$39.75 06/15/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: Keyes Landscaping \$ 175.00  
One Hundred Seventy Five AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3652  
3652 \$175.00 06/17/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: Shelby Special \$ 150.00  
One Hundred Fifty AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3653  
3653 \$150.00 06/17/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: Keyes Landscaping \$ 150.00  
One Hundred Fifty AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3654  
3654 \$150.00 06/17/2020

JOSEPH M. THOMAS, M.D. 09-98  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Pay to the Order of: Mrs Mary Fagole \$ 200.00  
Two Hundred AND 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
3655  
3655 \$200.00 06/16/2020

# Performance Select Statement



For the period 06/06/2020 to 07/07/2020

JOSEPH M THOMAS MD

Primary account number: [REDACTED]

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For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

## Check Images - continued

JOSEPH M. THOMAS, M.D. 09-98 3656  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 18, 2020  
Pay to the Order of: Mrs. Heather Notino \$ 300.00  
Three Hundred and 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3656

3656 \$300.00 06/17/2020

JOSEPH M. THOMAS, M.D. 09-98 3657  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 18, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: HIGHMARK BLUE SHIELD \$ 200.00  
Two Hundred and 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: Bill Acot 3657

3657 \$200.00 06/24/2020

JOSEPH M. THOMAS, M.D. 09-98 3659  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 18, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: REYES LANDSCAPING \$ 2,168.50  
Two Thousand One Hundred Sixty Eight and 50/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: S. SHORE JR. 3659

3659 \$2,168.50 06/23/2020

JOSEPH M. THOMAS, M.D. 09-98 3661  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 18, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: SPECTRUM \$ 211.08  
Two Hundred Eleven and 08/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: CROSS 3661

3661 \$211.08 06/23/2020

JOSEPH M. THOMAS, M.D. 09-98 3662  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 22, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: Mary Paolella \$ 175.00  
One Hundred Seventy Five and 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3662

3662 \$175.00 06/22/2020

JOSEPH M. THOMAS, M.D. 09-98 3663  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 26, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: Westm's Pharmacy \$ 472.75  
Four Hundred Seventy Two and 75/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3663

3663 \$472.75 06/23/2020

JOSEPH M. THOMAS, M.D. 09-98 3664  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 22, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: ERIE WATER WORKS \$ 105.50  
One Hundred Five and 50/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3664

3664 \$105.50 06/26/2020

JOSEPH M. THOMAS, M.D. 09-98 3665  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 22, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: EXPRESS SCRIPTS MEDICARE \$ 82.50  
Eighty-Two and 50/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: Acot ID 3665

3665 \$82.50 07/02/2020

JOSEPH M. THOMAS, M.D. 09-98 3666  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 22, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: FIFTH THIRD BANK \$ 1,018.86  
One Thousand Eighteen and 86/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3666

3666 \$1,018.86 06/26/2020

JOSEPH M. THOMAS, M.D. 09-98 3670  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
Date: June 28, 2020  
DEBTOR-IN-POSSESSION ACCOUNT  
WD PA CASE#: 20-10334-TPA  
Order of: Mary Paolella \$ 175.00  
One Hundred Seventy Five and 00/100 Dollars  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3670

3670 \$175.00 06/29/2020

# Performance Select Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 06/06/2020 to 07/07/2020

JOSEPH M THOMAS MD

Primary account number [REDACTED]

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## Check Images - continued

JOSEPH M. THOMAS, M.D. 00-99 3671  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBORAH M. POSSESSION ACCOUNT  
WD PA CASE #: 20-10334-TPA  
Date: JUNE 29, 2020  
Pay to the Order of: ALLY \$ 832.80  
EIGHT HUNDRED THIRTY-TWO AND 80/100  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3671

3671 \$832.80 07/07/2020

JOSEPH M. THOMAS, M.D. 00-99 3672  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBORAH M. POSSESSION ACCOUNT  
WD PA CASE #: 20-10334-TPA  
Date: JUNE 29, 2020  
Pay to the Order of: ERIE INSURANCE \$ 427.67  
FOUR HUNDRED TWENTY-SEVEN AND 67/100  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3672

3672 \$427.67 07/02/2020

JOSEPH M. THOMAS, M.D. 00-99 3673  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBORAH M. POSSESSION ACCOUNT  
WD PA CASE #: 20-10334-TPA  
Date: JULY 5, 2020  
Pay to the Order of: Mrs Mary Paolone \$ 175.00  
ONE HUNDRED SEVENTY-FIVE AND 00/100  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3673

3673 \$175.00 07/06/2020

JOSEPH M. THOMAS, M.D. 00-99 3682  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16508-7201  
DEBORAH M. POSSESSION ACCOUNT  
WD PA CASE #: 20-10334-TPA  
Date: JULY 7, 2020  
Pay to the Order of: QUINN LAW FIRM \$ 10,000.00  
TEN THOUSAND AND 00/100  
PNC BANK  
PNC Bank, N.A. 010  
For: [REDACTED] 3682

3682 \$10,000.00 07/07/2020

With PNC Online Banking, you can view, print and save up to the most recent 90 days of your canceled checks - front and back - FREE of charge. Please contact us for additional options.



- you have any questions regarding your account(s);
- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account.

## Balancing Your Account

## Update Your Account Register

**Compare:**

The activity detail section of your statement to your account register.

### Check Off:

All items in your account register that also appear on your statement. Remember to begin with the ending date of your last statement. (An asterisk {\*} will appear in the Checks section if there is a gap in the listing of consecutive check numbers.)

**Add to Your Account Register Balance:**

Any deposits or additions including interest payments and ATM or electronic deposits listed on the statement that are not already entered in your register.

**Subtract From Your Account  
Register Balance:**

Any account deductions including fees and ATM or electronic deductions listed on the statement that are not already entered in your register.

## Update Your Statement Information

**Step 1:**

Add together deposits and other additions listed in your account register but not on your statement.

### Step 2:

Add together checks and other deductions listed in your account register but not on your statement.

<b>Check Number or Deduction Description</b>	<b>Amount</b>
<b>Total B</b>	

### Step 3:

Enter the ending balance recorded on your statement \$ \_\_\_\_\_

Add deposits and other additions not recorded      Total A + \$ \_\_\_\_\_

Subtotal= \$ \_\_\_\_\_

Subtract checks and other deductions not recorded Total B - \$ \_\_\_\_\_

The result should equal your account register balance = \$ \_\_\_\_\_

## Verification of Direct Deposits

To verify whether a direct deposit or other transfer to your account has occurred, call us Monday - Friday: 7 AM - 10 PM ET and Saturday & Sunday: 8 AM - 5 PM ET at the customer service number listed on the upper right side of the first page of this statement.

## In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the customer service number listed on the upper right side of the first page of this statement or write us at PNC Bank Debit Card Services, 500 First Avenue, 4th Floor, Mailstop P7-PFSC-04-M, Pittsburgh, PA 15219 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



# Performance Select Statement

PNC Wealth Management



For the period 06/06/2020 to 07/07/2020

001902 000016950 L107  
JOSEPH M THOMAS MD  
DEBTOR IN POSSESSION  
2374 VILLAGE COMMON DR STE 100  
ERIE PA 16506-7201



*bal OK  
7/14/20*

Primary account number [REDACTED]

Page 1 of 3

Number of enclosures: 0



For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.



Inquiries? Call PNC Private Banking 1-888-762-6226  
For Customers who are Deaf or Hard of Hearing



TDD terminal: 1-800-531-1648  
Monday - Friday: 7 AM - 10 PM ET  
Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

**Moving?** Please contact us at 1-888-762-6226



Write to: PNC Private Banking  
PO Box 609  
Pittsburgh PA 15230-9738



Visit us at PNC.com

## IMPORTANT ACCOUNT INFORMATION

Effective June 26, 2020, we are changing the "Disclosures of your Rights and Obligations" section of the Consumer Electronic Funds Transfer Disclosure Statement found in your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). Specifically, starting June 26, 2020, the below provision will apply to both PIN and non-PIN unauthorized transactions. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

### THE FOLLOWING PROVISION WILL BE EFFECTIVE STARTING JUNE 26, 2020:

#### Consumer Electronic Funds Transfer Disclosure Statement

##### Disclosures of your rights and obligations

##### Consumers' Liability for Unauthorized Transactions

Contact information for reporting lost or stolen cards is provided at the end of this statement.

Tell us AT ONCE if you believe your card and/or Personal Identification Number ("PIN") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your checking or savings accounts to which you have access, plus your maximum overdraft line of credit or the balance in any other account connected to your account for overdraft protection. If you tell us promptly after you learn of the loss or theft of your card or an unauthorized transaction, you will not incur any loss or liability if someone used your card or made a transfer without your permission. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the transfer if you had told us in time.

- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- Our business days include every day except Saturday, Sunday and a federal holiday.
- If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your checking or savings account without your permission, call the phone number or write to the address shown at the end of this disclosure statement.

##### How to notify us in case of errors or questions about your Electronic Transfers

For PIN and Non-PIN transactions, ATM transactions and/or banking machine disputes and electronic check conversions:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For Online Banking services and/or Online Banking through Quicken® disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For ACH transaction disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

If your card is lost or stolen, notify us immediately by calling 1-888-PNC-BANK (1-888-762-2265).



**Performance Select Statement**For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.**For the period 06/06/2020 to 07/07/2020**

JOSEPH M THOMAS MD

Primary account number: [REDACTED]

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**Cyber Security Awareness**

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at abuse@pnc.com. If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

**Performance Select****Premium Money Market Account Summary**

Account number: [REDACTED]

JOSEPH M THOMAS MD  
DEBTOR IN POSSESSION**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
17,924.39	2,171.77	.00	20,096.16
		Average monthly balance	Charges and fees
		18,874.47	.00

**Interest Summary**

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	32	18,874.47	.17

As of 07/07, a total of **\$1.03** in interest was paid this year.**Activity Detail****Deposits and Other Additions**

Date	Amount	Description
06/24	2,171.60	Direct Deposit - Xxsoc Sec SSA Treas [REDACTED]
07/07	.17	Interest Payment

There were 2 Deposits and Other Additions totaling **\$2,171.77**.**Daily Balance Detail**

Date	Balance	Date	Balance	Date	Balance
06/06	17,924.39	06/24	20,095.99	07/07	20,096.16



- you have any questions regarding your account(s);
- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account.

## Update Your Account Register

The activity detail section of your statement to your account register.

All items in your account register that also appear on your statement. Remember to begin with the ending date of your last statement. (An asterisk {\*} will appear in the Checks section if there is a gap in the listing of consecutive check numbers.)

Any deposits or additions including interest payments and ATM or electronic deposits listed on the statement that are not already entered in your register.

Any account deductions including fees and ATM or electronic deductions listed on the statement that are not already entered in your register.

Add together deposits and other additions listed in your account register but not on your statement.

**Add together checks and other deductions listed in your account register but not on your statement.**

The result should equal your account register balance = \$ \_\_\_\_\_

To verify whether a direct deposit or other transfer to your account has occurred, call us Monday - Friday: 7 AM - 10 PM ET and Saturday & Sunday: 8 AM - 5 PM ET at the customer service number listed on the upper right side of the first page of this statement.

Telephone us at the customer service number listed on the upper right side of the first page of this statement or write us at PNC Bank Debit Card Services, 500 First Avenue, 4th Floor, Mailstop P7-PFSC-04-M, Pittsburgh, PA 15219 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.





Widget Federal Credit Union DBA Widget Financial  
P.O. Box 10211 Erie, PA 16514  
814.456.6231

Electronic Service Requested

ACCOUNT #

04/01/2020  
THROUGH  
06/30/2020PAGE  
1 of 3

## Important Changes to our Funds Availability Policy

Due to changes in Federal Regulation CC, the amount of funds available to you when you deposit a check(s) may increase effective July 1, 2020. Below is an explanation of the changes that become effective July 1, 2020:

- The \$300 next business day availability for non-next day checks will increase to \$225. This amount is used on same-day cash holds.
- The \$5,000 aggregation of checks deposited on any one banking day that are subject to the next-day availability requirement for new accounts will increase to \$5,525.
- The \$5,000 threshold for exception holds for new accounts and large deposits will increase to \$5,525.
- The \$5,000 threshold for determining whether an account has been repeatedly overdrawn will increase to \$5,525.

What does this mean for you? You will have access to more of your funds when one of the holds noted above is placed on your check deposit. We will continue to notify you if we delay your ability to withdraw funds and will tell you when the funds will be available.

015156



JOSEPH M THOMAS



ATTN: LINDA ERVIN

2374 VILLAGE COMMON DR STE100

ERIE PA 16506-7201

Account Type	Previous Balance	Withdrawals	Deposits	Ending Balance
SAVINGS	220.73	0.00	0.00	220.73
2017 FORD F-150	49,335.23	0.00	0.00	49,335.23



## STATEMENT OF ACCOUNT

SAVINGS

SUFFIX: [REDACTED]

Beginning Balance: 220.73

Dividend Year to Date 0.22

POST DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	Previous Balance		220.73
06/30	Ending Balance		220.73

2017 FORD F-150

SUFFIX: 0002

## Summary of Account

Previous Balance	49,335.23
New Balance	49,335.23

## Payment Information

Past Due Amount	4,827.04
Minimum Payment Due	1,206.76
Total Payment Due	6,033.80
Payment Due Date	03/23/2020

## Transactions

Post Date	Description of Transaction or Credit	Amount
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## Fees

TOTAL FEES FOR THIS PERIOD	0.00
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## Interest Charged

TOTAL INTEREST FOR THIS PERIOD	0.00
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## 2020 Totals Year-To-Date

TOTAL FEES CHARGED IN 2020	0.00
TOTAL INTEREST CHARGED IN 2020	361.03





### Important Changes to our Funds Availability Policy

Due to changes in Federal Regulation CC, the amount of funds available to you when you deposit a check(s) may increase effective July 1, 2020. Below is an explanation of the changes that become effective July 1, 2020:

- The \$200 next business day availability for non-next day checks will increase to \$225. This amount is used on case-by-case holds.
- The \$5,000 aggregation of checks deposited on any one banking day that are subject to the next-day availability requirement for new accounts will increase to \$5,525.
- The \$5,000 threshold for exception holds for new accounts and large deposits will increase to \$5,525.
- The \$5,000 threshold for determining whether an account has been repeatedly overdrawn will increase to \$5,525.

What does this mean for you? You will have access to more of your funds when one of the holds noted above is placed on your check deposit. We will continue to notify you if we delay your ability to withdraw funds and will tell you when the funds will be available.